BLUE ISLAND A Great Lakes Bank

13057 S. Weslern Ave., Blue Island, IL 60406 11348 S. Cicero Ave., Alsip, IL 60658 (708) 385-2200 LENDER

Attorneys' Title Guaranty Fund, Inc. I CERTIFY THIS TO BE A TRUE & EXACT COPY OF THE ORIGINAL

MORTGAGE

Lynda L. Corey, Member Closer

GRANTOR	BORROWEH					
Marc L. Lovejoy Linda S. Lovejoy	Marc L. Lovejoy Linda S. Lovejoy					
AODRESS	ADDRESS					
12626 Ada Calumet Park, IL 60643 TELEPHONE NO. 708-747-100 344-46-1870	12626 Ada Calumet Park, II, 60643 TELEPHONE NO. IDENTIFICATION NO. 708-747-7100 344-46-1870					

- 1. GRANT. For good and valuable consideration, Grantor hereby mortgages and warrants to Lender identified above, the real property described in Schedule A which is attached a this Mortgage and incorporated herein together with all future and present improvements and fixtures; privileges, hereditaments, and appurtenances: leases, licenses and other agreements; rents, issues and profits; water, well, ditch, reservoir and mineral rights and stocks, and standing timber and crup: pertaining to the real property (cumulatively "Property").
- 2. OBLIGATIONS. This Mortgage and it secure the payment and performance of all of Borrower and Grantor's present and future, indebtedness, liabilities, obligations and covenants (cumulatively Calipations") to Lender pursuant to:
 - (a) this Mortgage and the following promissory notes and other agreements:

INTEREST	PRINCIPAL AMOUNT GREDIT LIMIT	FUNDING/ AGREEMENT DATE	MATURITY DATE	CUSYOMER NUMBER	HUMBER
FIXED	\$35,000.00	12/15/93	11/01/94	0093440	2263
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all other present or future obligations of Borrower or Frantor to Lender (whether incurred for the same or different purposes than the (loregoing);

b) all renewals, extensions, amendments, modifications, replacements of substitutions to any of the foregoing.

- 3. PURPOSE. This Mortgage and the Obligations described herein are accounted and incurred for BUSINESS
- 4. FUTURE ADVANCES. This Mortgage secures the repayment of all and arrices that Lander may extend to Borrower or Grantor under the promissory notes and other agreements evidencing the revolving credit loans described in partyraph 2. The Mortgage secures not only existing indebtedness, but also secures future advances, with interest thereon, whether such advances are obligatory or to be made at the option of Lender to the same extent as if such tuture advances were made on the date of the execution of this Mortgage, and although mere may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage under the promissory notes and agreements described above may increase or decrease from time to time, but the total of all such indebtedness so secured shall not exceed \$\frac{1}{2}\$. This Mortgage
- 5. EXPENSES. To the extent permitted by law, this Mortgage secures the repayment of all amounts expended by Lender to perform Grantor's covenants under this Mortgage or to maintain, preserve, or dispose of the Property, including but not limited to, amounts expended for the payment of taxes, special assessments, or insurance on the Property, plus interest thereon.
 - 6. CONSTRUCTION PURPOSES. If checked, 🔲 this Mortgage secures an indebtedness for construct on purposes.
 - 7. REPRESENTATIONS, WARRANTIES AND COVENANTS. Grantor represents, warrants and covenants to Lander that:
 - (a) Grantor shall maintain the Property free of all liens, security interests, encumbrances and claims except for his Mortgage and those described in Schedule B which is attached to this Mortgage and incorporated herein by reference.
 - (b) Neither Grantor nor, to the best of Grantor's knowledge, any other party has used, generated, released, discharged, stored, or disposed of any "Hazardous Materials", as defined herein, in connection with the Property or transported any Hazardous Materials to or from the Property, Grantor shall not commit or permit such actions to be taken in the future. The term "Hazardous Materials" shall mean any "read dous waste, toxic substances or any other substance, materials, or waste which is or becomes regulated by any governmental authority including, but not limited to, (i) petroleum; (ii) triable or nonfrighte asbestos; (iii) polychicrhated biphenyls; (iv) those substances, materials or wastes designator as a "hazardous substances pursuant to Section 311 of the Clean Water Act or listed pursuant to Section 307 of the Clean Water Act or any amendments or replacements to these statutes; (v) those substances, materials or wastes defined as a "hazardous waste" pursuant to Section 1004 of the Resource Conservation and Recovery Act or any amendments or replacements to that statute; and (vi) those substances, materials or wastes defined as a "hazardous substance pursuant to Section 101 of the Comprehensive Environmental Response, Compensation and Liability Act, or any amendments or replacements to that statute or any other similar statute, rule, regulation or ordinance now or hereafter in effect;
 - (c) Grantor has the right and is duly authorized to execute and perform its Obligations under this Mortgage and these actions do not and shall not conflict with the provisions of any statute, regulation, ordinance, rule of law, contract or other agreement which may be binding on Grantor at any time;
 - (d) No action or proceeding is or shall be pending or threatened which might materially affect the Property;
 - (e) Grantor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might materially affect the Property (including, but not limited to, those governing Hazardous Materials) or Lender's rights or interest in the Property pursuant to this Mortgage.
- 8. TRANSFERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWERS. On sale or transfer to any person without the prior written approval of Lender of all or any part of the real property described in Schedule A, or any interest therein, or of all or any beneficial interest in Borrower or Grantor is not a natural person or persons but is a corporation, partnership, trust, or other legal entity), Lender may, at Lender's option declare the sums secured by this Mortgage to be immediately due and payable, and Lender may invoke any remedies permitted by the promissory note or other agreement or by this Mortgage, unless otherwise prohibited by federal law.
- 9. INQUIRES AND NOTIFICATION TO THIRD PARTIES. Grantor hereby authorizes Lender to contact any third party and make any inquiry pertaining to Grantor's financial condition or the Property. In addition, Lender is authorized to provide oral or written notice of its interest in the Property to any third party.
- 10. INTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Grantor shall not take or fail to take any action which may cause or permit the termination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In addition, Grantor, without Lender's prior written consent, shall not: (a) collect any monies payable under any Agreement more than one month in advance; (b) modify any Agreement; (c) assign or allow a lion, socurity interest or other encumbrance to be placed upon Grantor's rights, title and interest in and to any Agreement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach by the other party thereto. If Grantor receives at any time any written communication asserting a default by Grantor under an Agreement or purporting to terminate or cancel any Agreement, Grantor shall promptly forward a copy of such communication (and any subsequent communications relating thereto) to Lender.

Page 1 of 4 MUND Initials

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11. COLLECTION OF INDEBTERN SB ADM THED PART confe stall be entitle to holiver equire Grantor to notify any third party (including, but not limited to, lessees, licensees, governmental authorities and insurance companies) to pay bender any indebtedness or obligation owing to Grantor represent to the Property (cumulatively "indebtedness") whether or not a default exists under this Mortgage. Grantor shall diligently collect the indebtedness owing to Grantor from these third parties until the giving of such notification. In the event that Grantor possesses or receives possession of any instrument or other remittances with respect to the indebtedness following the giving of such notification or if the instruments or other remittances constitute the prepayment of any indebtedness or the payment of any insurance or condemnation proceeds, Grantor shall hold such instruments and other remittances in trust for Lender apart from its other property, endorse the instruments and other remittances to Lender, and immediately provide Lender with possession of the instruments and other remittances. Lender shall be entitled, but not required to collect (by legal proceedings or otherwise), extend the time for payment, compromise, exchange or release any obligor or collateral upon, or otherwise settle any of the indebtedness whether or not an event of default exists under this Agreement. Lender shall not be liable to Grantor for any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom: actions described in this paragraph or any damages resulting therefrom. 12. USE AND MAINTENANCE OF PROPERTY. Grantor shall take all actions and make any repairs needed to maintain the Property in good condition. Grantor shall not commit or permit any waste to be committed with respect to the Property. Grantor shall use the Property solely in compilarize with applicable law and insurance policies. Grantor shall not make any alterations, additions or improvements to the Property without Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject to the interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Grantor's sole expense.

13. LOSS OR DAMAGE. Grantor shall bear the entire risk of any loss, theft, destruction or damage (cumulatively "Loss or Damage") to the Property or any portion thereof from any case whatsoever. In the event of any Loss or Damage, Grantor shall, at the option of Lender, repair the affected Property to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.

14. INSURANCE. Granter shall keep the Property insured for its full value against all hazards including loss or damage caused by fire, collision, thefs. flood (if applicable) or other casualty. Granter may obtain insurance on the Property from such companies as are acceptable to Lender in its sole discretion. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) days written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a mortgagee and provide that no act or omission of Granter or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage of the Property. At Lender's option, Lender may apply the insurance receast to the repair of the Property or require the insurance proceeds to be paid to Lender. In the event Granter falls to acquire or maintain insurance, fonder (latter providing notice as may be required by law) may in its discretion procure appropriate insurance coverage upon the Property and the insurance cost shall be an advance payable and bearing interest as described in Paragraph 27 and secured hereby. Grantor shall furnish Lender with evidence of insurance indicating the required coverage. Lender may act as attorney-in-fact for Granter in making and settling claims under insurance policies, cancelling an repolicy or endorsing Granter's name on any draft or negotiable instrument drawn by any insurer. All such insurance policies shall be constantly assigned. In endors the proof of loss. Each insurance company is directed to make payments directly to Lender instead of to Lender and Granter. Anter is authorized to make proof of loss. Each insurance company is directed to make payments directly to Lender instead of to Lender and Granter. Anter shall have the right, at its sole option, to apply such monies toward the Obligations or toward the cost of rebuilding and restoring the Property. An amount applied against the Obligations shall b

15. ZONING AND PRIVATE COVENANTS. Granter shall not initiate or consent to any change in the zoning provisions or private covenants affecting the use of the Property without Lender's prior written consent. If Granter's use of the Property becomes a nonconforming use under any zoning provision, Granter shall not cause or permit such use to be discontinued or abandoned without the prior written consent of Lender. Granter will immediately provide Lander with written notice of any proposed changes to the zoning provisions or private covenants affecting the Property.

16. CONDEMNATION. Granter shall immediately revisive Lender with written notice of any actual or threatened condemnation or eminent domain proceeding pertaining to the Property. All monies payable to Granter from such condemnation or taking are hereby assigned to Lender and shall be applied first to the payment of Londer's attorneys' fees, in the option of Lender and other costs (including appraisal fees) in connection with the condemnation or eminent domain proceedings and then, at the option of Lender to the payment of the Obligations or the restoration or repair of the Property. In any event Grantor shall be obligated to restore or repair the Property.

17. LENDER'S RIGHT TO COMMENCE OR DEFEND LEGAL A. TIONS. Granter shall immediately provide Lender with written notice of any actual or threatened action, suit, or other proceeding affecting the Property. (trantor hereby appoints Lender as its attorney-in-fact to commence, intervene in, and defend such actions, suits, or other legal proceedings and to compromine or settle any claim or controversy pertaining thereto. Lender shall not be liable to Granter for any action, error, mistake, omission or delay pertaining to the actions described in this paragraph or any damages resulting therefrom. Nothing contained herein will prevent Lender from taking the actions occurred in this paragraph in its own name. Granter shall cooperate and assist Lender in any action hereunder.

18. INDEMNIFICATION. Lender shall not assume or be responsible for the prigramance of any of Grantor's Obligations with respect to the Property under any circumstances. Grantor shall immediately provide Lender and its share of or are directors, officers, amployees and agents with written notice of and indemnity and hold Lender harmless from all claims, damages, liabilities (inclusing attorneys' fees and legal expenses), causes of action, actions, suits and other legal proceedings (cumulatively "Claims") pertaining to the Property for under on this limited to, those involving Hazardous Malerials, Grantor, upon the request of Lender, shall hire legal counsel acceptable to Lender from such Claims, and pay the costs incurred in connection therewith. In the alternative, Lender shall be entitled to employ its own legal counsel to defend such Claims at Grantor's cost. Grantor's obligation to indemnity Lender shall survive the termination, release or foreclosure of this Mort rage.

19. TAXES AND ASSESSMENTS. Grantor shall pay all taxes and assessments relating to Preperly when due. Upon the request of Lender, Grantor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance premium characteristics. So long as there is no default, these amounts shall be applied to the payment of taxes, assessments and insurance as required on the Property. In the event of default, Lender shall have the right, at its sole option, to apply the funds of wild to pay any taxes or against the Obligations. Any funds applied against the Obligations shall be applied in the reverse order of the due date thereof.

20. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Granter shall allow Lender or its 1) ents to examine and inspect the Property and examine, inspect and make copies of Granter's books and records pertaining to the Property from time to time. Granter shall provide any assistance required by Lender for these purposes. All of the signatures and information contained in Granter's books and records that be genuine, true, accurate and complete in all respects. Granter shall note the existence of Lender's beneficial interest in its books and records to the Property. Additionally, Granter shall report, in a form satisfactory to Lender, such information as Lender may request regarding Granter's time, the condition of the Property. The information shall be for such periods, shall reflect Granter's records at such time, and shall be rendered with such frequently as Lender may designate. All information furnished by Granter to Lender shall be true, accurate and complete in all respects.

21. ESTOPPEL CERTIFICATES. Within ten (10) days after any request by Lender, Grantor shall deliver to Lender, or any intended transferse of Lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance on the Obligations; and (b) whether Grantor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, it so, the nature of such claims, defenses, set-offs or counterclaims. Grantor will be conclusively bound by any representation that Lender may make to the intended transferse with respect to these matters in the event that Grantor falls to provide the requested statement in a timely manner.

22. DEFAULT. Grantor shall be in default under this Mortgage in the event that Grantor, Borrower or any guarantor of any Obligation:

DEFAULT. Grantor shall be in detault under sine months and months and months and process and process and process and partial states and partial formula for a toler in any material respect;

Default. Grantor shall be in detault under sine months and months and process an or oral, agreement:

(c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;
(d) seeks to revoke, terminate or otherwise limit its liability under any guaranty to Lender;
(e) allow goods to be used on, transported or stored on the Property, the possession, transportation, or use of which, is illegal; or (I) causes Lender to deem itself insecure in good faith for any reason.

23. RIGHTS OF LENDER ON DEFAULT. If there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the following remedies without notice or demand (except as required by law):

(a) to declare the Obligations immediately due and payable in full;
(b) to collect the outstanding Obligations with or without resprting to judicial process;
(c) to require Grantor to deliver and make available to Lender any personal property constituting the Property at a place reasonably convenient to Grantor and Lender:

Grantor and Lendor, (d) to collect all of the rents, issues, and profits from the Property from the date of default and thereafter;
(e) to apply for and obtain the appointment of a receiver for the Property without regard to Grantor's financial condition or solvency, the adequacy of the Property to secure the payment or performance of the Obligations, or the existence of any waste to the Property;

(g) to set-off Granter's Obligations against any amounts due to Lender Including, but not limited to, monies, instruments, and deposit accounts maintained with Londer; and (h) to exercise all other rights available to Lender under any other written agreement or applicable law.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking this recovery of any of the Property by way of a prejudgment remetly in an action against Grantor, Grantor waives the posting of any bond which might otherwise be required.

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- 24. WAIVER OF HOMESTEAL AND BY SER RIGHTS. Gran to hereby yave, all ha nester of or pier extraplions to which Grantor would atherwise be untitled under any applicable law.
 - 25. SATISFACTION. Upon the payment in full of the Obligations, this Mortgage shall be satisfied of record by Lender.
- 26. APPLICATION OF FORECLOSURE PROCEEDS. The proceeds from the foreclosure of this Mortgage and the sale of the Property shall be applied in the following manner: first, to the payment of any sheriff's fee and the satisfaction of its expenses and costs; then to reimburse Lender for its expenses and costs of the sale or in connection with securing, preserving and maintaining the Property, seeking or obtaining the appointment of a receiver for the Property, (including, but not limited to, attorneys' fees, legal expenses, filing fees, notification costs, and appraisal costs); then to the payment of the Obligations; and then to any third party as provided by law.
- 27. REIMBURSEMENT OF AMOUNTS EXPENDED BY LENDER. Upon domand, Grantor shall immediately reimburse Lender for all amounts (including attorneys' fees and legal expenses) expended by Lender in the performance of any action required to be taken by Grantor or the exercise of any right or remedy of Lender under this Mortgage, together with interest thereon's the lower of the highest rate described in any Obligation or the highest rate sillowed by law from the date of payment until the date of reimbursement. These sums shall be included in the definition of Obligations herein and shall be secured by the interest granted herein.
- 28. APPLICATION OF PAYMENTS. All payments made by or on behalf of Grantor may be applied against the amounts paid by Lender (including attorneys' fees and legal expenses) in connection with the exercise of its rights or remedies described in this Mortgage and then to the payment of the remaining Obligations in whatever order Lender chooses.
- 29. POWER OF ATTORNEY. Granter hereby appoints Lender as its atterney-in-fact to enderse Granter's name on all instruments and other documents pertaining to the Obligations or indebtedness. In addition, Lender shall be entitled, but not required, to perform any action or execute any document required to be taken or executed by Granter under this Mortgage. Lender's performance of such action or execution of such documents shall not relieve Granter from any Obligation or cure any default under this Mortgage. The powers of atterney described in this paragraph are coupled with an interest and are irrevocable.
- 30. SUBROGATION OF LENDER. Lender shall be subrogated to the rights of the holder of any previous lien, security interest or encumbrance discharged with funder do need by Lender regardless of whether these liens, security interests or other encumbrances have been released of record.
- 31. COLLECTION CC 5.1S. If Lender hires an attorney to assist in collecting any amount due or enforcing any right or remedy under this Mortgage, Grantor agrees to pay Lend it's reasonable attorneys' fees and costs.
- 32. PARTIAL RELEASE. Yenc or may release its interest in a portion of the Property by executing and recording one or more partial releases without affecting its interest in the remaining portion of the Property. Except as provided in paragraph 25, nothing herein shall be deemed to obligate Lender to release any of its interest in the Property.
- 33. MODIFICATION AND WAIVER The modification or waiver of any of Grantor's Obligations or Lender's rights under this Mortgage must be contained in a writing signed by Lender. Finder may perform any of Grantor's Obligations or delay or fall to exercise any of its rights without causing a waiver of those Obligations or rights. A waiver on one occasion shall not constitute a waiver on any other occasion. Grantor's Obligations under this Mortgage shall not be affected if Lender amerids, compromises, exchanges, falls to exercise, impairs or releases any of the Obligations belonging to any Grantor, third party or any of its rights against any Crantor, third party or the Property.
- 34. SUCCESSORS AND ASSIGNS. This Montrage shall be binding upon and inure to the benefit of Grantor and Lender and their respective successors, assigns, trustees, receivers, administrator, personal representatives, legatees and devisees.
- 35. NOTICES. Any notice or other communication to be provided under this Mortgage shall be in writing and sent to the parties at the addresses described in this Mortgage or such other address as the parties rear designate in writing from time to time. Any such notice so given and sent by certified mail, postage prepaid, shall be deemed given three (3) days effect such notice is sent and on any other such notice shall be deemed given when received by the person to whom such notice is being given.
- 35. SEVERABILITY. If any provision of this Mortgage violates the law or is unenforceable, the rest of the Mortgage shall continue to be valid and enforceable.
- 37. APPLICABLE LAW. This Mortgage shall be governed by the laws of the state where the Property is located. Grantor consents to the jurisdiction and venue of any court located in such state.
- 38. MISCELLANEOUS. Granter and Lender agree that time is of the essence. Sonter waives presentment, demand for payment, notice of dishonor and protest except as required by law. All references to Granter in this Mortgage are found all persons signing below. If there is more than one Granter, their Obligations shall be joint and several. Granter hereby waives any right to this by jury in any civil action arising out of, or based upon, this Mortgage or the Property securing this Mortgage. This Mortgage and any related documents, represent the complete integrated understanding between Granter and Lender pertaining to the terms and conditions of those documents.
 - 39. ADDITIONAL TERMS.

1.	COLLATERAL	SECURING OTHER	LOANS WITH	LENDER MAY ALSO	SECTIRE THIS LOAN.

	2.	RENEWAL	OF	THIS	LOAN	WILL	BE	SUBJECT	TO	A	RENEWAL	FEE.	NEDT-01	RECORDING		\$27.50
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Dated: DECEMBER 15, 1993

GRANTOR: Linda S., Lovejoy

MARC L. Lovejoy

GRANTOR:

GRANT

Property of Cook County Clerk's Office

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State of TLLINOIS UNOFFICIA	AL COPY
County of COOK	County of
KAREN D. CEPHEND, a notary	The foregoing instrument was acknowledged before me this
public in and for said County, in the State aloresaid, DO HEREBY CERTIFY	by
personally known to me to be the same person = whose name 5.	
subscribed to the foregoing instrument, appeared before me	AD A commence of the commence
this day in person and acknowledged that the free signed, sealed and delivered the said instrument as free	
and voluntary act, for the uses and purposes herein set forth.	on behalf of the
Given under my hand and official scal, this 2/ day of 2 to who ac 1593	Given under my hand and official seal, this day
Law Il. Broker	Notary Public
Notary Public Commission excites: //-/5-95	Notary Public
OFFICIAL SEAL	Cammission expires:
NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. NOV. 15,1975	DULE A
The street address of the Property in applicable) is: 12532 South Justine Calumot Park, IL 62613	
Ox	
Permanent Index No.(s): 25-29-313-038	
The legal description of the Property is: LOT 31 IN BLOCK 4 IN NATIONAL REALTY ASSOCIATE A SUBDIVISION OF THE WEST 1/2 OF THE JOUTH 1 OF SECTION 29, TOWNSHIP 37 NORTH, RANCE 14, PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS	1/2 OF THE SOUTHWEST 1/4 EAST OF THE THIRD
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	Attorneys Tillo Guaranty Fund, Inc.
	Attorneys Tills Guaranty THUE & I CERTILY THIS TO BE A TRUE & EXACT CO'TY OF THE ORIGINAL
	EXACT CO 34 DF 1112 Star
	By Lynda L. Corey, Member Closer
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When recorded please return to
155 partiount Bank of Blue Feland
13057 S. Western Av. Blue Feland 60406

This instrument was prepared by: Iris Luth-JLS

After recording return to Lender.

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